

FIG. 1

Controller Central 200

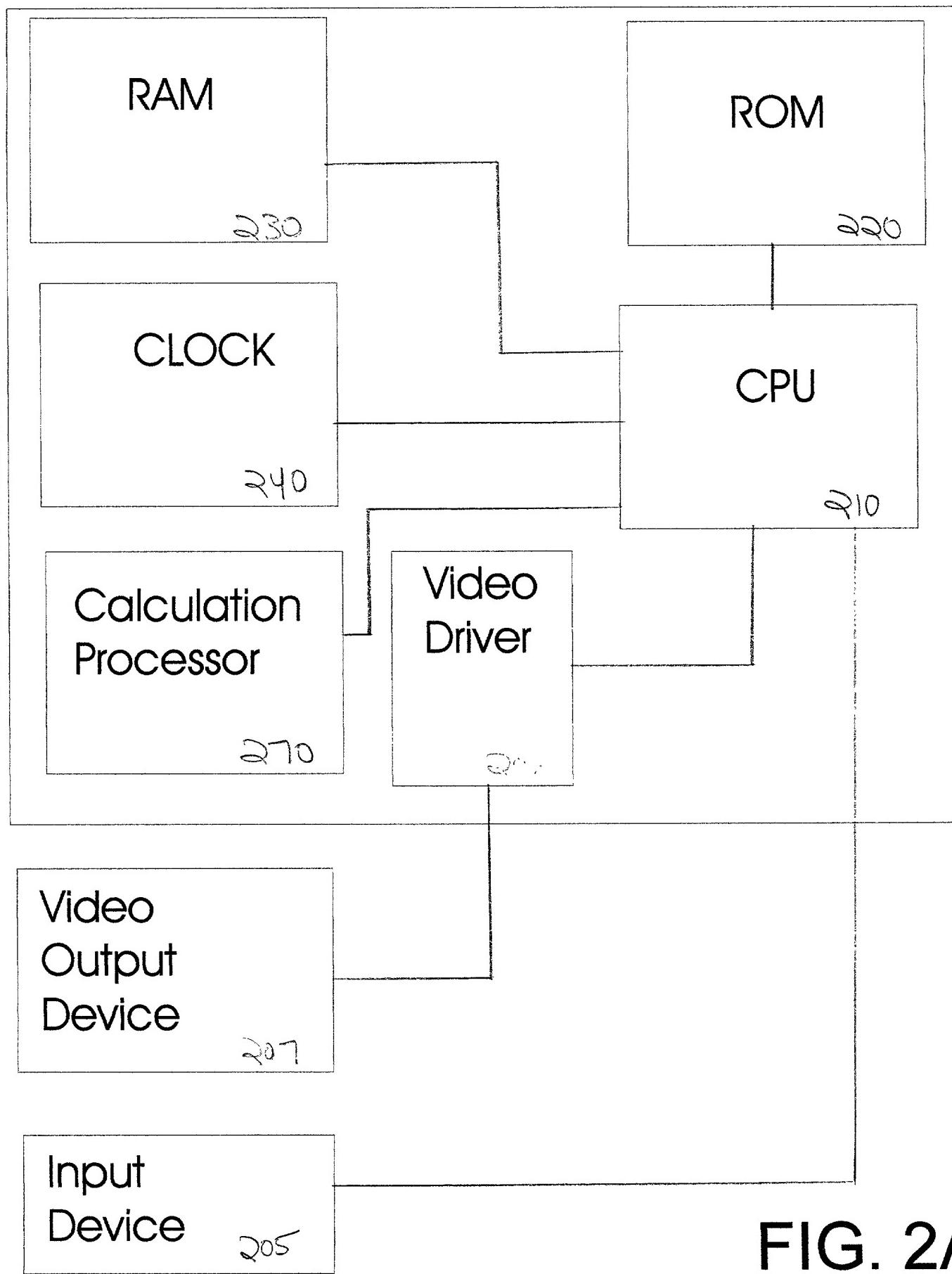


FIG. 2A

Agent Terminal 300

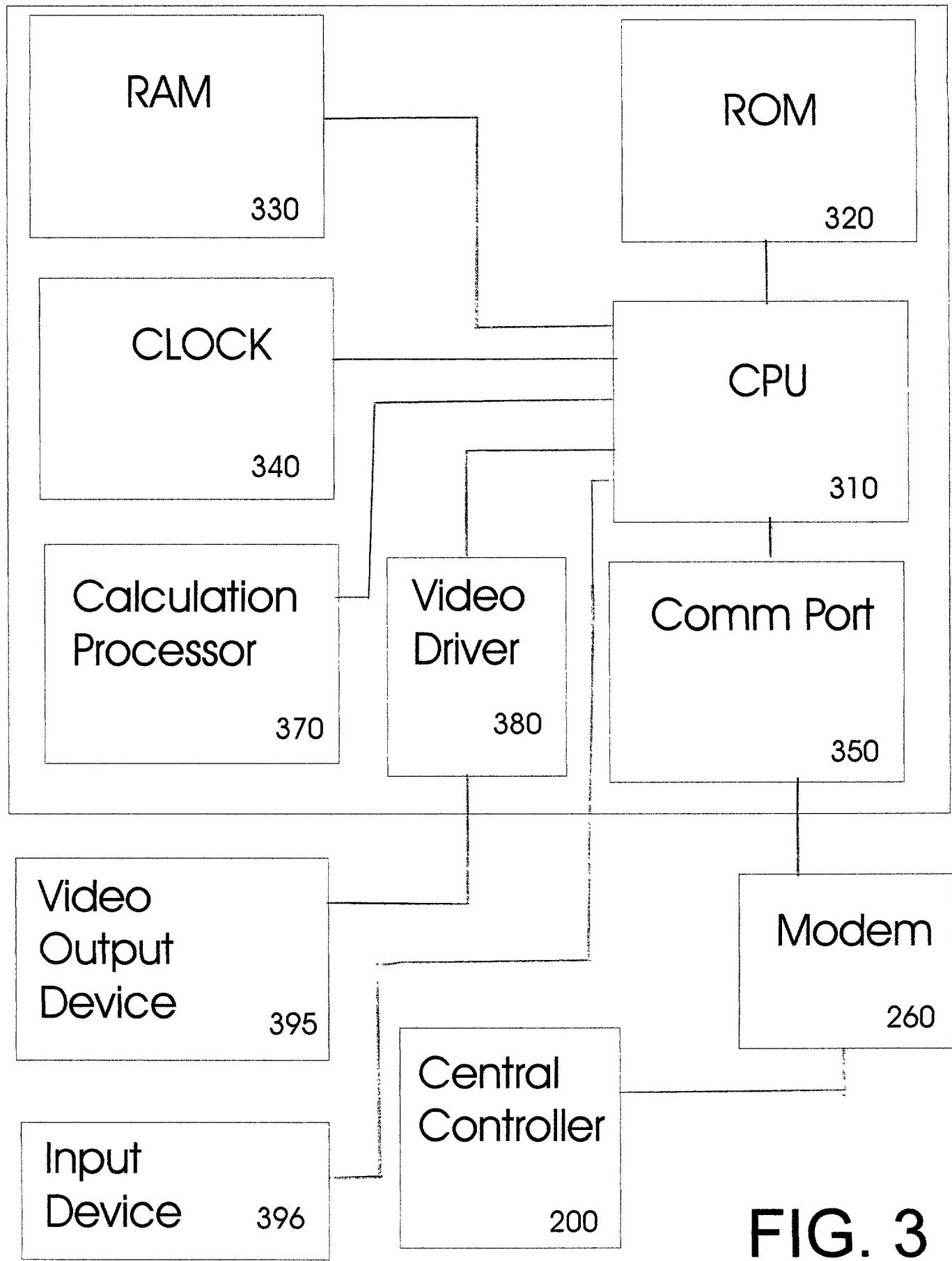


FIG. 3

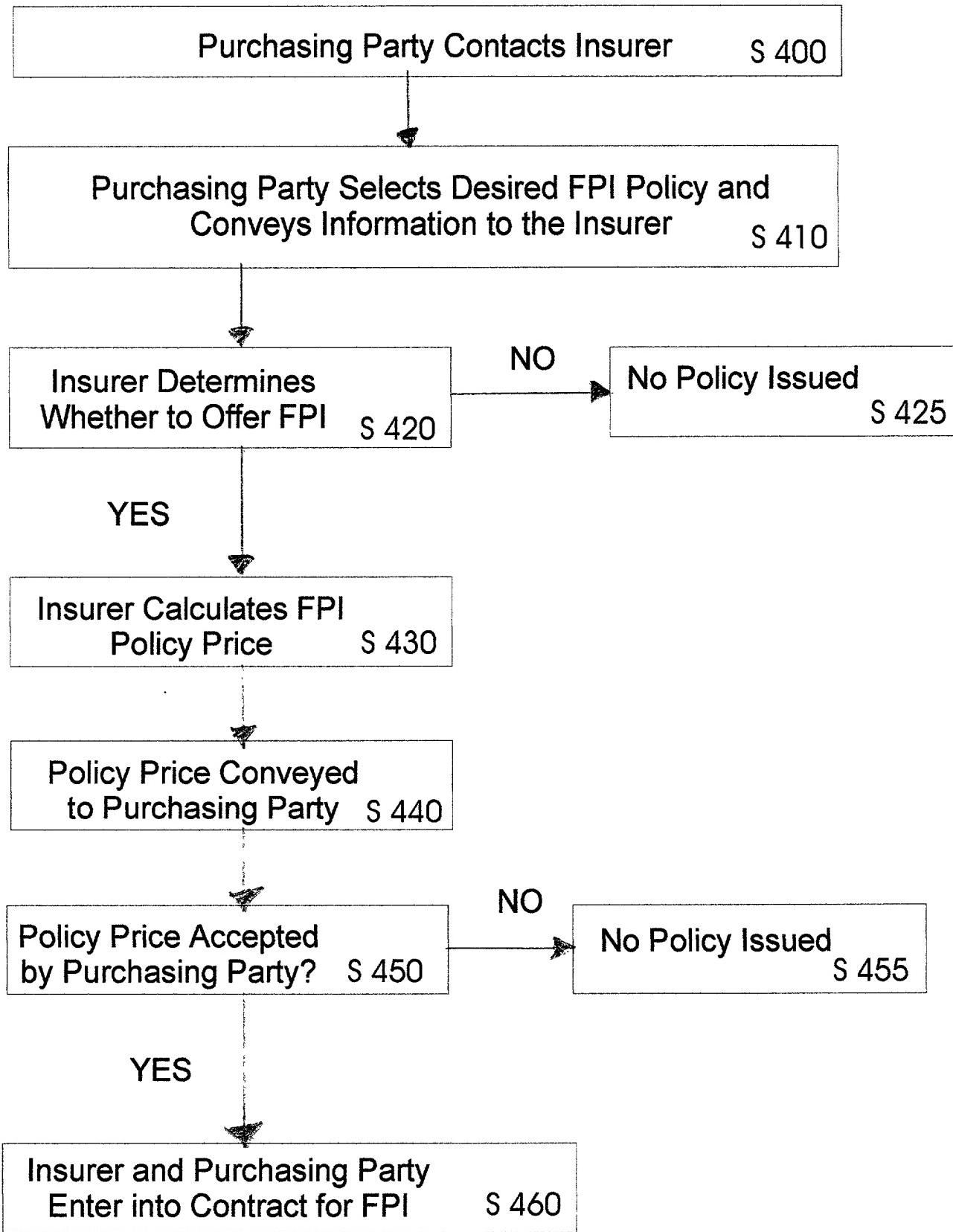


FIG. 4

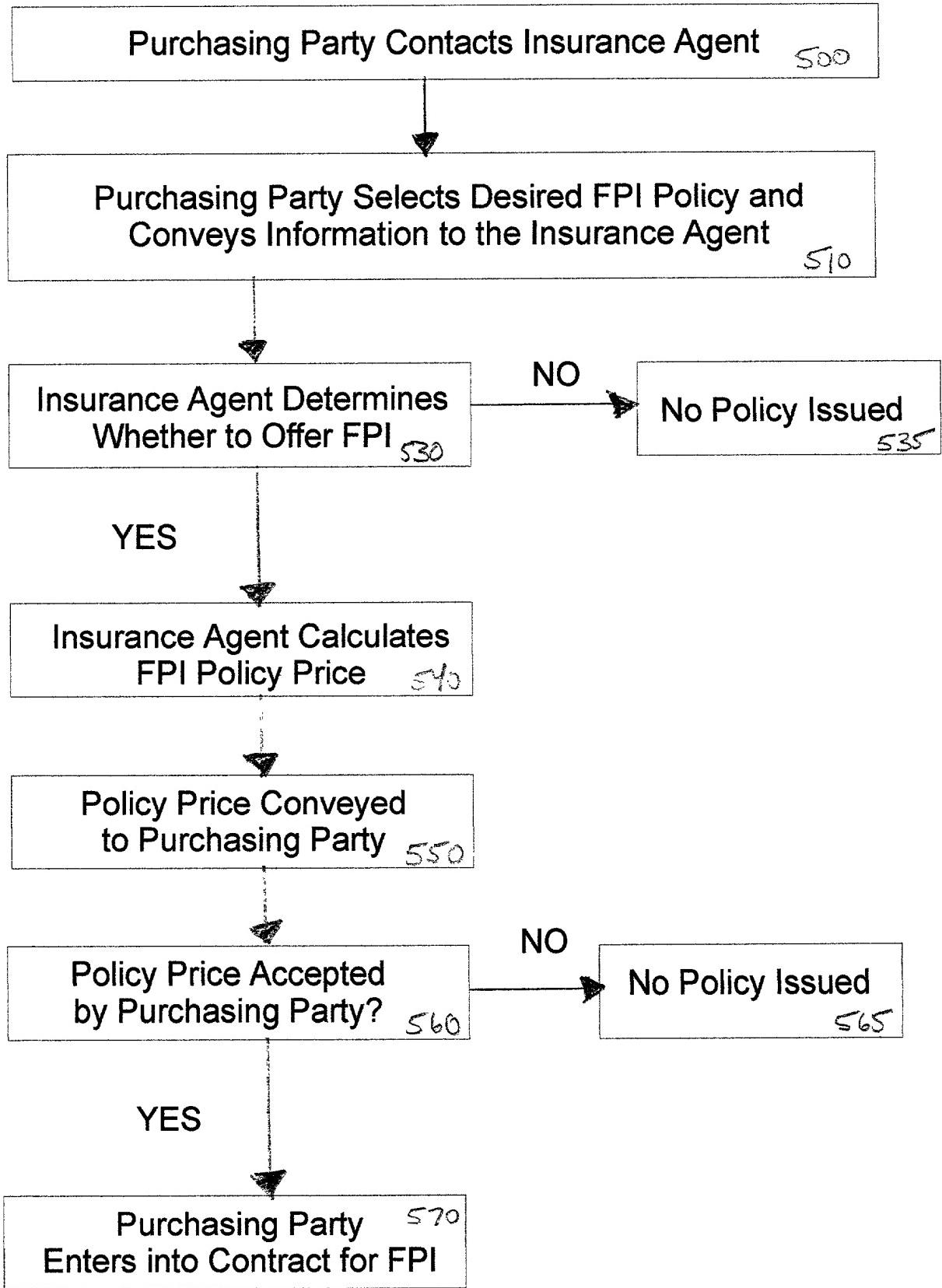


FIG. 5

Purchasing Party Contacts Insurance Agent 610

Purchasing Party Selects Desired FPI Policy and Conveys Information to the Insurance Agent 620

Insurance Agent Conveys Information to Insurer 630

Insurer Determines Whether to Offer FPI 640 NO No Policy Issued 645

YES
Insurer Calculates FPI Policy Price 650

Policy Price Conveyed to Purchasing Party 660

Policy Price Accepted by Purchasing Party? 670 NO No Policy Issued 675

YES
Purchasing Party Enters into Contract for FPI 680

FIG. 6

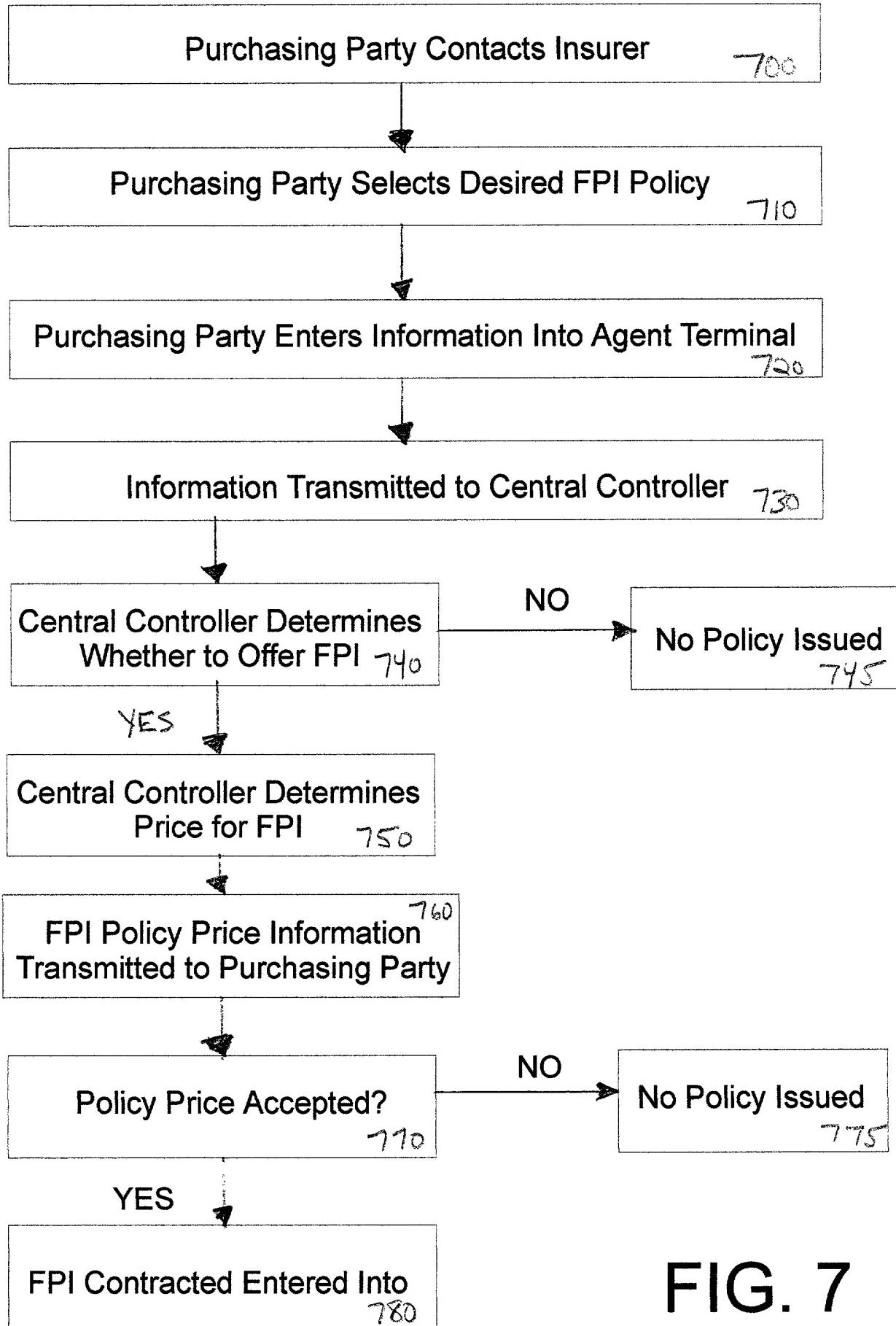


FIG. 7

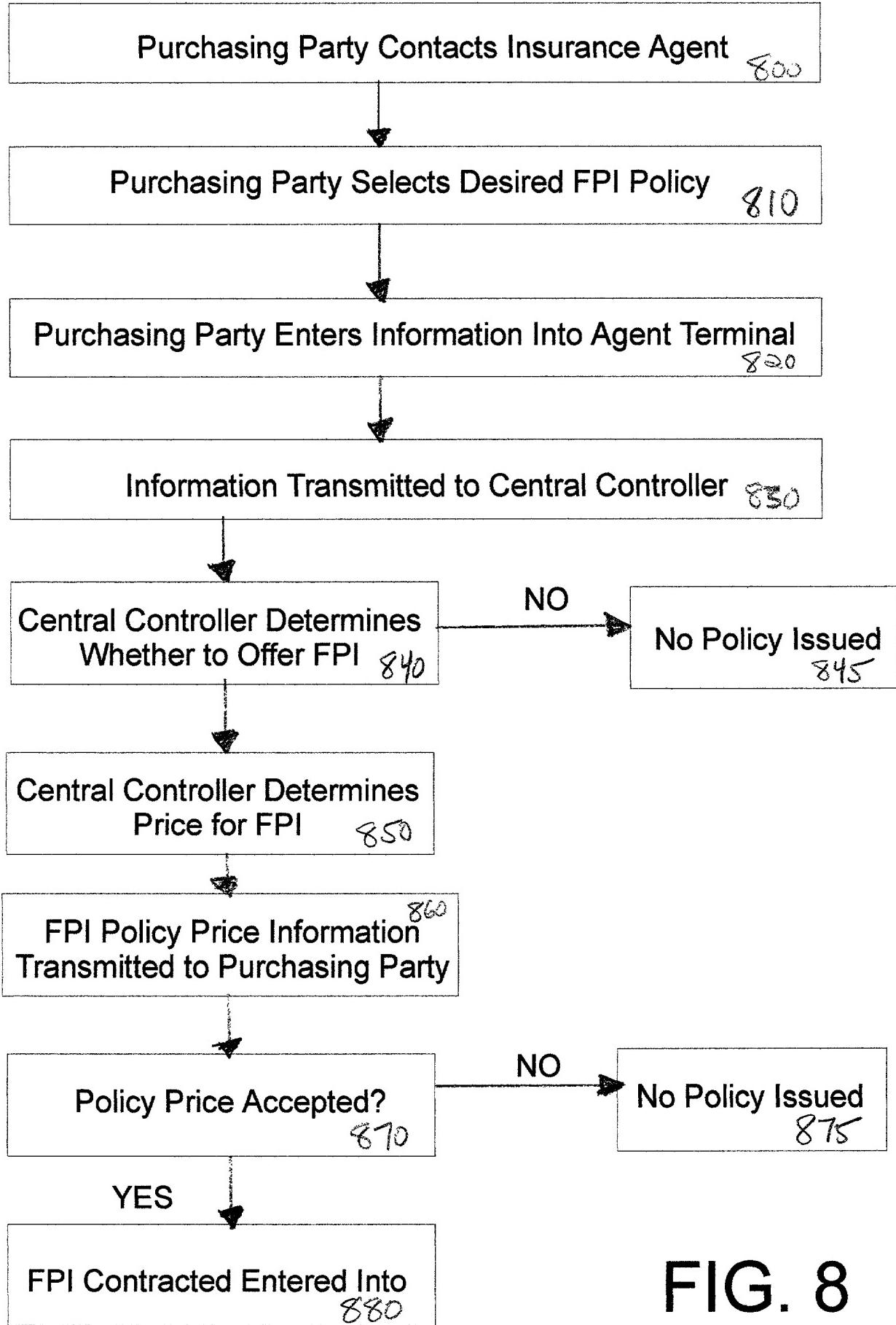


FIG. 8